

**Listing of Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

1-12 (canceled)

1                   13.     (Previously presented): A portable communication terminal for making  
2 payments using a transaction terminal in a credit card member store, comprising:  
3                   a location detector which detects a current location of the portable communication  
4 terminal;  
5                   a memory which stores the current location information;  
6                   a receiver operable to receive from the transaction terminal card information  
7 containing information relating to an identity of a credit card user; and  
8                   a transmitter which transmits the current location information to a host computer,  
9 wherein the credit card user is recognized as an authentic cardholder when the  
10 location of the portable communication terminal is within a predetermined range from the  
11 location of the transaction terminal.

14 - 20. (Canceled)

1                   21.     (Previously presented): A portable communication terminal for making  
2 payments using a transaction terminal in a credit card member store and for use in a payment  
3 system, comprising:  
4                   a location detector which detects current location information of the portable  
5 communication terminal;  
6                   a memory which stores the current location information;  
7                   a receiver which receives card information containing information relating to an  
8 identity of a credit card user from the transaction terminal; and  
9                   a transmitter which transmits the location information,

10                    wherein the payment system comprises a host computer, the transaction terminal,  
11                    and the portable communication terminal,  
12                    wherein the location information of the portable communication terminal is  
13                    transmitted to the host computer while the location information of the transaction terminal is  
14                    stored in a database capable of being accessed by the host computer,  
15                    wherein the credit card user is recognized as an authentic cardholder when the  
16                    location of the portable communication terminal is within a predetermined range from the  
17                    location of the transaction terminal.

1                    22        (Previously presented): A portable communication terminal according to  
2                    Claim 21, further comprising a receiver which receives information whether card use is allowed.

1                    23.        (Previously presented): A portable communication terminal according to  
2                    Claim 21, further comprising a settlement information receiver which receives settlement  
3                    information, and wherein the transmitter transmits the settlement information received by the  
4                    settlement information receiver; the location information and the card information.

1                    24.        (Previously presented): A portable communication terminal according to  
2                    Claim 21, wherein the location information comprises latitude and longitude information.